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Docket No.: 63662(50024)
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Aravinda Korala

Application No.: 09/646,796

Confirmation No.: 1579

Filed: November 21, 2000

Art Unit: 3624

For: APPARATUS AND METHOD FOR
PROVIDING TRANSACTION SERVICES

Examiner: L. M. Hamilton

MS AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT (IDS)

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed after the mailing date of a Final Office Action or Notice of Allowance, whichever occurred first, but on or before payment of the Issue Fee (37 CFR 1.97(d)). Applicant(s) hereby petition(s) that the Information Disclosure Statement be considered.

I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

Applicant has not submitted copies of each cited U.S. patent and U.S. patent application as required by 37 CFR 1.98(a)(2)(i), amended October 2004, as the U.S.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./

Patent and Trademark Office has waived this requirement for all U.S. patent applications. Applicant submits herewith copies of foreign and non-patents in accordance with 37 CFR 1.98(a)(2).

A concise explanation of relevance of the items listed on form PTO/SB/08 is given.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Please charge our Deposit Account No. 04-1105 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105, under Order No. 63662(50024). A duplicate copy of this paper is enclosed.

Dated: October 28, 2005

Respectfully submitted,

By George N. Chaclas
George N. Chaclas
Registration No.: 46,608
EDWARDS & ANGELL, LLP
P.O. Box 55874
Boston, Massachusetts 02205
(401) 276-6653
Attorneys/Agents For Applicant



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Substitute for form 1449A/B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	09/646,796-Conf. #1579
(Use as many sheets as necessary)				Filing Date	November 21, 2000
Sheet	1	of	1	First Named Inventor	Aravinda Korala
				Art Unit	3624
				Examiner Name	L. M. Hamilton
				Attorney Docket Number	63662(50024)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
BA	WO-97/10562		03-20-1997	Cybermark, LLC	✓

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
BA	WO-97/10562		03-20-1997	Cybermark, LLC		✓

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CA	European Search Report dated July 22, 2005, issued in corresponding application no. 99 911 945 6.		
CB	XP009050602: B. Meyer, 1997, "Object-Oriented Software Construction," Second Edition, Prentice Hall PTR, ISBN 0-13-629155-4, pp. 1136-1137.		
CC	XP001206895: CEN, December 1998, Extensions for Financial Services (XFS), interface specification - Part 1: Application Programming Interface (API) - Service Provider Interface (SPI) - Programmer's Interface, CWA 13449-1.		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

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Examiner Signature	/Lalita Hamilton/ (04/21/2010)	Date Considered
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./



EV711315469US

Application No. (if known): 09/646,796

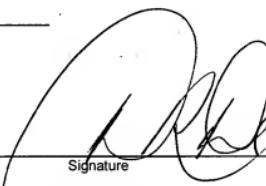
Attorney Docket No.: 63662(50024)

Certificate of Express Mailing Under 37 CFR 1.10

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail, Airbill No. **EV711315469US** in an envelope addressed to:

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on October 28, 2005
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1. IDS (Citation) by Applicant (4 References) (1 page);
2. Information Disclosure Statement (6 pages) *in duplicate*;
3. This Certificate of Express Mail, and
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